



"Medicare & You 2002," developed by the Centers for Medicare & Medicaid Services (CMS), is a handbook for beneficiaries. These pages provide an example of explaining ground rules.

Medicare & You 2002

This handbook has important information about:

- Your Medicare benefits.
- Choosing a health plan that's right for you.
- New ways to get information.

How do you find what you need? See page 77.



CENTERS FOR MEDICARE & MEDICAID SERVICES

Section 2

The Medicare Program

Your Medicare Rights

If you have Medicare, you have certain guaranteed rights to help protect you. One of these is the right to a fair, efficient, and timely process for appealing decisions about health care payment or services. No matter how you get your Medicare health care, you always have the right to [appeal](#). You may [appeal](#) if:

- You don't agree with the amount that is paid.
- A service isn't covered and you think it should be.
- A service is stopped before you think it should be.

You must be given instructions for filing an [appeal](#). These instructions are either on the notice that explains what Medicare pays (see page 37) or in your health plan materials, depending on how you get your Medicare health care. If you decide to file an [appeal](#), ask your doctor or provider for any information that may help your case.

In addition to your [appeal](#) rights, you also have certain rights to:

- Information
- Get Emergency Services
- See Doctors, Specialists, including Women's Health Specialists, and Hospitals
- Participate in Treatment Decisions
- Know Your Treatment Choices
- Culturally Competent Services
- File Complaints
- Nondiscrimination
- Privacy of Personal Information
- Privacy of Health Information

You may have additional rights if you are in the hospital or a skilled nursing facility, or if your home health care ends.

For more detailed information about your rights and protections, call 1-800-MEDICARE (1-800-633-4227) to get a free copy of *Your Medicare Rights and Protections*. Look on page 9 for details about how to get this booklet.